

## LIBERTY BANCSHARES, INC.

	CPP Disbursement Date 12/04/2009	RSSD (Holding Company) 3716151	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$271	\$308	13.8%		
Loans	\$185	\$206	10.8%		
Construction & development	\$34	\$26	-24.1%		
Closed-end 1-4 family residential	\$35	\$43	21.4%		
Home equity	\$4	\$10	127.1%		
Credit card	\$0	\$0			
Other consumer	\$8	\$3	-58.3%		
Commercial & Industrial	\$38	\$48	26.1%		
Commercial real estate	\$62	\$70	11.9%		
Unused commitments	\$33	\$45	35.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$38	\$47	21.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$0	-69.2%		
Cash & balances due	\$22	\$33	51.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$230	\$266	15.4%		
Deposits	\$229	\$263	14.8%		
Total other borrowings	\$0	\$1	2049.3%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$41	\$43	4.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.4%	8.8%	--		
Tier 1 risk based capital ratio	12.9%	12.8%	--		
Total risk based capital ratio	14.0%	14.1%	--		
Return on equity <sup>1</sup>	0.4%	2.0%	--		
Return on assets <sup>1</sup>	0.1%	0.3%	--		
Net interest margin <sup>1</sup>	4.2%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	104.9%	76.6%	--		
Loss provision to net charge-offs (qtr)	691.7%	372.3%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	0.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	3.0%	0.1%	0.1%	0.0%	--
Closed-end 1-4 family residential	1.0%	1.3%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.1%	0.7%	--
Commercial & Industrial	0.0%	1.0%	0.0%	0.0%	--
Commercial real estate	0.8%	3.4%	0.0%	0.0%	--
Total loans	1.0%	1.7%	0.0%	0.0%	--